

State of Maryland

January 1, 2005 - June 30, 2005 Health Insurance Premiums

Employee / Retiree

CareFirst BCBS-PPO	Bi-Weekly				Monthly		
	EE	State	Total		EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	37.07	148.27	185.34		74.14	296.54	370.68
Employee/Retiree & 1 CHILD, NO MEDICARE	66.72	266.89	333.61		133.44	533.77	667.21
Employee/Retiree & SPOUSE, NO MEDICARE	66.72	266.89	333.61		133.44	533.77	667.21
Employee/Retiree +2 OR MORE, NO MEDICARE	92.68	370.69	463.37		185.35	741.38	926.73
RETIREE ONLY, WITH MEDICARE	18.54	74.15	92.69		37.07	148.30	185.37
RETIREE + 1, ONE WITH MEDICARE	55.60	222.38	277.98		111.19	444.77	555.96
RETIREE + 1, BOTH WITH MEDICARE	37.07	148.27	185.34		74.14	296.54	370.68
RETIREE + 2, ONE WITH MEDICARE	85.25	341.01	426.26		170.50	682.02	852.52
RETIREE + 2, TWO WITH MEDICARE	74.14	296.53	370.67		148.27	593.07	741.34
RETIREE + 2 OR MORE, ALL WITH MEDICARE	55.60	222.38	277.98		111.19	444.77	555.96
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	92.68	370.69	463.37		185.35	741.38	926.73

EE/Ret= Employee/ Retiree

State of Maryland

January 1, 2005 - June 30, 2005 Health Insurance Premiums

Employee / Retiree

MLH - EAGLE - PPO	Bi-Weekly				Monthly		
	EE	State	Total		EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	33.17	132.69	165.86		66.34	265.38	331.72
Employee/Retiree & 1 CHILD, NO MEDICARE	59.71	238.85	298.56		119.42	477.69	597.11
Employee/Retiree & SPOUSE, NO MEDICARE	59.71	238.85	298.56		119.42	477.69	597.11
Employee/Retiree +2 OR MORE, NO MEDICARE	82.94	331.74	414.68		165.87	663.49	829.36
RETIREE ONLY, WITH MEDICARE	16.59	66.35	82.94		33.18	132.70	165.88
RETIREE + 1, ONE WITH MEDICARE	49.76	199.02	248.78		99.51	398.04	497.55
RETIREE + 1, BOTH WITH MEDICARE	33.17	132.69	165.86		66.34	265.38	331.72
RETIREE + 2, ONE WITH MEDICARE	76.30	305.17	381.47		152.59	610.34	762.93
RETIREE + 2, TWO WITH MEDICARE	66.35	265.37	331.72		132.69	530.75	663.44
RETIREE + 2 OR MORE, ALL WITH MEDICARE	49.76	199.02	248.78		99.51	398.04	497.55
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	82.94	331.74	414.68		165.87	663.49	829.36

EE/Ret=Employee/ Retiree

State of Maryland

January 1, 2005 - June 30, 2005 Health Insurance Premiums

Employee / Retiree

AETNA US HEALTHCARE - POS	Bi-Weekly				Monthly		
	EE	State	Total		EE/Ret	State	Total
Employee / Retiree ONLY, NO MEDICARE	20.90	118.45	139.35		41.80	236.89	278.69
Employee / Retiree, 1 CHILD, NO MEDICARE	37.62	213.20	250.82		75.24	426.39	501.63
Employee / Retiree & SPOUSE, NO MEDICARE	37.62	213.20	250.82		75.24	426.39	501.63
Employee/Retiree +2 OR MORE, NO MEDICARE	52.26	296.10	348.36		104.51	592.21	696.72
RETIREE ONLY, WITH MEDICARE	10.45	59.21	69.66		20.90	118.41	139.31
RETIREE + 1, ONE WITH MEDICARE	31.35	177.63	208.98		62.69	355.26	417.95
RETIREE + 1, BOTH WITH MEDICARE	20.90	118.45	139.35		41.80	236.89	278.69
RETIREE + 2, ONE WITH MEDICARE	48.07	272.41	320.48		96.14	544.82	640.96
RETIREE + 2, TWO WITH MEDICARE	41.80	236.87	278.67		83.60	473.73	557.33
RETIREE + 2 OR MORE, ALL WITH MEDICARE	31.35	177.63	208.98		62.69	355.26	417.95
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	52.26	296.10	348.36		104.51	592.21	696.72

EE/Ret=Employee/ Retiree

State of Maryland

January 1, 2005 - June 30, 2005 Health Insurance Premiums

Employee / Retiree

CareFirst BCBS-POS	Bi-Weekly				Monthly		
	EE	State	Total		EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	22.34	126.57	148.91		44.67	253.15	297.82
Employee/Retiree & 1 CHILD, NO MEDICARE	40.21	227.83	268.04		80.41	455.67	536.08
Employee/Retiree & SPOUSE, NO MEDICARE	40.21	227.83	268.04		80.41	455.67	536.08
Employee/Retiree +2 OR MORE, NO MEDICARE	55.84	316.44	372.28		111.68	632.88	744.56
RETIREE ONLY, WITH MEDICARE	11.17	63.27	74.44		22.33	126.55	148.88
RETIREE + 1, ONE WITH MEDICARE	33.51	189.85	223.36		67.01	379.71	446.72
RETIREE + 1, BOTH WITH MEDICARE	22.34	126.57	148.91		44.67	253.15	297.82
RETIREE + 2, ONE WITH MEDICARE	51.38	291.11	342.49		102.75	582.22	684.97
RETIREE + 2, TWO WITH MEDICARE	44.67	253.14	297.81		89.34	506.27	595.61
RETIREE + 2 OR MORE, ALL WITH MEDICARE	33.51	189.85	223.36		67.01	379.71	446.72
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	55.84	316.44	372.28		111.68	632.88	744.56

EE/Ret=Employee/ Retiree

State of Maryland

January 1, 2005- June 30, 2005 Health Insurance Premiums

Employee / Retiree

M.D. IPA PREFERRED - POS	Bi-Weekly				Monthly		
	EE	State	Total		EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	22.71	128.67	151.38		45.41	257.35	302.76
Employee/Retiree & 1 CHILD, NO MEDICARE	40.87	231.61	272.48		81.74	463.21	544.95
Employee/Retiree & SPOUSE, NO MEDICARE	40.87	231.61	272.48		81.74	463.21	544.95
Employee/Retiree +2 OR MORE, NO MEDICARE	56.77	321.69	378.46		113.54	643.38	756.92
RETIREE ONLY, WITH MEDICARE	11.36	64.33	75.69		22.71	128.67	151.38
RETIREE + 1, ONE WITH MEDICARE	34.06	193.01	227.07		68.12	386.01	454.13
RETIREE + 1, BOTH WITH MEDICARE	22.71	128.67	151.38		45.41	257.35	302.76
RETIREE + 2, ONE WITH MEDICARE	52.23	295.94	348.17		104.45	591.89	696.34
RETIREE + 2, TWO WITH MEDICARE	45.42	257.34	302.76		90.83	514.68	605.51
RETIREE + 2 OR MORE, ALL WITH MEDICARE	34.06	193.01	227.07		68.12	386.01	454.13
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	56.77	321.69	378.46		113.54	643.38	756.92

EE/Ret=Employee/ Retiree

State of Maryland

January 1, 2005 - June 30, 2005 Health Insurance Premiums

Employee / Retiree

BLUE CHOICE - HMO	Bi-Weekly				Monthly		
	EE	State	Total		EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	20.33	115.20	135.53		40.66	230.39	271.05
Employee/Retiree & 1 CHILD, NO MEDICARE	42.66	241.76	284.42		85.32	483.51	568.83
Employee/Retiree & SPOUSE, NO MEDICARE	42.66	241.76	284.42		85.32	483.51	568.83
Employee/Retiree +2 OR MORE, NO MEDICARE	52.86	299.50	352.36		105.71	599.00	704.71
RETIREE ONLY, WITH MEDICARE	10.02	56.79	66.81		20.04	113.58	133.62
RETIREE + 1, ONE WITH MEDICARE	30.19	171.05	201.24		60.37	342.10	402.47
RETIREE + 1, BOTH WITH MEDICARE	22.02	124.78	146.80		44.04	249.56	293.60
RETIREE + 2, ONE WITH MEDICARE	50.35	285.33	335.68		100.70	570.66	671.36
RETIREE + 2, TWO WITH MEDICARE	32.12	181.98	214.10		64.23	363.96	428.19
RETIREE + 2 OR MORE, ALL WITH MEDICARE	27.55	156.08	183.63		55.09	312.17	367.26
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	50.11	283.97	334.08		100.22	567.94	668.16

EE/Ret=Employee/ Retiree

State of Maryland
January 1, 2005 - June 30, 2005 Health Insurance Premiums
Employee / Retiree

KAISER - HMO	Bi-Weekly				Monthly		
	EE	State	Total		EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	18.06	102.31	120.37		36.11	204.62	240.73
Employee/Retiree & 1 CHILD, NO MEDICARE	36.11	204.62	240.73		72.22	409.25	481.47
Employee/Retiree & SPOUSE, NO MEDICARE	36.11	204.62	240.73		72.22	409.25	481.47
Employee/Retiree +2 OR MORE, NO MEDICARE	45.23	256.27	301.50		90.45	512.54	602.99
RETIREE ONLY, WITH MEDICARE	11.97	67.84	79.81		23.94	135.68	159.62
RETIREE + 1, ONE WITH MEDICARE	30.03	170.15	200.18		60.05	340.30	400.35
RETIREE + 1, BOTH WITH MEDICARE	23.95	135.67	159.62		47.89	271.35	319.24
RETIREE + 2, ONE WITH MEDICARE	45.23	256.32	301.55		90.46	512.63	603.09
RETIREE + 2, TWO WITH MEDICARE	42.00	237.99	279.99		84.00	475.97	559.97
RETIREE + 2 OR MORE, ALL WITH MEDICARE	35.92	203.51	239.43		71.83	407.03	478.86
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	45.23	256.27	301.50		90.45	512.54	602.99

EE/Ret=Employee/ Retiree

State of Maryland

January 1, 2005 - June 30, 2005 Health Insurance Premiums

Employee / Retiree

OPTIMUM CHOICE, INC. - HMO	Bi-Weekly				Monthly		
	EE	State	Total		EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	19.66	111.40	131.06		39.32	222.80	262.12
Employee/Retiree & 1 CHILD, NO MEDICARE	40.89	231.69	272.58		81.77	463.38	545.15
Employee/Retiree & SPOUSE, NO MEDICARE	40.89	231.69	272.58		81.77	463.38	545.15
Employee/Retiree +2 OR MORE, NO MEDICARE	48.75	276.26	325.01		97.50	552.51	650.01
RETIREE ONLY, WITH MEDICARE	12.99	73.56	86.55		25.97	147.13	173.10
RETIREE + 1, ONE WITH MEDICARE	32.64	184.97	217.61		65.28	369.93	435.21
RETIREE + 1, BOTH WITH MEDICARE	25.97	147.12	173.09		51.93	294.25	346.18
RETIREE + 2, ONE WITH MEDICARE	48.75	276.26	325.01		97.50	552.51	650.01
RETIREE + 2, TWO WITH MEDICARE	44.58	252.57	297.15		89.15	505.15	594.30
RETIREE + 2 OR MORE, ALL WITH MEDICARE	38.95	220.69	259.64		77.89	441.39	519.28
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	48.75	276.26	325.01		97.50	552.51	650.01

*EE/Ret = Employee/Retiree

Maryland State Employee Benefits Program

Prescription Drugs

January 1, 2005 - June 30, 2005 Premium Rates

Level of Coverage	Bi- Weekly Deduction	Bi- Weekly State Subsidy	Bi- Weekly Total
Employee / Retiree Only	\$19.84	\$79.36	\$99.20
Employee / Retiree + 1 Child	\$26.37	\$105.47	\$131.84
Employee / Retiree + Spouse	\$32.93	\$131.72	\$164.65
Employee / Retiree + 2 or More	\$39.68	\$158.72	\$198.40
Level of Coverage	Monthly Deduction	Monthly State Subsidy	Monthly Total
Employee / Retiree Only	\$39.68	\$158.72	\$198.40
Employee / Retiree + 1 Child	\$52.74	\$210.94	\$263.68
Employee / Retiree + Spouse	\$65.86	\$263.44	\$329.30
Employee / Retiree + 2 or More	\$79.36	\$317.44	\$396.80

State of Maryland

DENTAL PLANS

January 1, 2005 - June 30, 2005 Premiums

Dental Benefits Providers (HMO)

Bi-Weekly Coverage Level	EE/Ret Deduction	State Subsidy	Total
Employee / Retiree Only	\$3.35	\$3.35	\$6.70
Employee / Retiree + 1 Child	\$6.70	\$6.70	\$13.40
Employee / Retiree + Spouse	\$7.38	\$7.37	\$14.75
Employee / Retiree + 2 or More	\$11.73	\$11.72	\$23.45
Monthly Coverage Level	EE/Ret Deduction	State Subsidy	Total
Employee / Retiree Only	\$6.70	\$6.70	\$13.40
Employee / Retiree + 1 Child	\$13.40	\$13.40	\$26.80
Employee / Retiree + Spouse	\$14.75	\$14.74	\$29.49
Employee / Retiree + 2 or More	\$23.45	\$23.45	\$46.90

United Concordia (HMO)

Bi-Weekly Coverage Level	EE/Ret Deduction	State Subsidy	Total
Employee / Retiree Only	\$3.45	\$3.45	\$6.90
Employee / Retiree + 1 Child	\$6.01	\$6.01	\$12.02
Employee / Retiree + Spouse	\$6.91	\$6.91	\$13.82
Employee / Retiree + 2 or More	\$9.71	\$9.71	\$19.42
Monthly Coverage Level	EE/Ret Deduction	State Subsidy	Total
Employee / Retiree Only	\$6.90	\$6.89	\$13.79
Employee / Retiree + 1 Child	\$12.02	\$12.02	\$24.04
Employee / Retiree + Spouse	\$13.82	\$13.81	\$27.63
Employee / Retiree + 2 or More	\$19.42	\$19.41	\$38.83

United Concordia (PPO)

Bi-Weekly Coverage Level	EE/Ret Deduction	State Subsidy	Total
Employee / Retiree Only	\$5.14	\$5.14	\$10.28
Employee / Retiree + 1 Child	\$9.82	\$9.81	\$19.63
Employee / Retiree + Spouse	\$10.28	\$10.27	\$20.55
Employee / Retiree + 2 or More	\$19.25	\$19.24	\$38.49
Monthly Coverage Level	EE/Ret Deduction	State Subsidy	Total
Employee / Retiree Only	\$10.28	\$10.27	\$20.55
Employee / Retiree + 1 Child	\$19.63	\$19.63	\$39.26
Employee / Retiree + Spouse	\$20.55	\$20.54	\$41.09
Employee / Retiree + 2 or More	\$38.49	\$38.49	\$76.98

January 1, 2005-June 30, 2005 Premium Rates for Term Life Insurance

Age of EE/Ret	Bi-Weekly EE/Ret Rate (per \$10,000)	Monthly EE/Ret Rate (per \$10,000)	Age of Spouse	Bi-Weekly Spouse Rate (per \$5,000)	Monthly Spouse Rate (per \$5,000)
Under 20	.29	.58	Under 20	.31	.62
20 to 29	.29	.58	20 to 29	.31	.62
30 to 34	.35	.70	30 to 34	.34	.68
35 to 39	.46	.92	35 to 39	.42	.84
40 to 44	.72	1.43	40 to 44	.62	1.24
45 to 49	1.16	2.32	45 to 49	.96	1.92
50 to 54	1.88	3.75	50 to 54	1.44	2.87
55 to 59	3.24	6.48	55 to 59	2.23	4.45
60 to 64	4.68	9.36	60 to 64	3.41	6.82
65 to 69	6.99	13.98	65 to 69	4.96	9.92
70 to 74	12.51	25.02	70 to 74	7.80	15.60
75 to 79	24.47	48.94	75 to 79	7.80	15.60
80 and older	24.47	48.94	80 and older	7.80	15.60
Dependent Child Coverage is .95 per \$5,000 per month			EE/Ret = Employee/Retiree		

January 1, 2005 - June 30, 2005 AD&D Plan Rates

Plan Coverage Level	Employee Only Biweekly	Employee + Family Biweekly	Employee Only Monthly	Employee + Family Monthly
\$100,000	\$ 0.90	\$ 1.65	\$ 1.80	\$ 3.30
\$200,000	\$ 1.80	\$ 3.30	\$ 3.60	\$ 6.60
\$300,000	\$ 2.70	\$ 4.95	\$ 5.40	\$ 9.90